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STATEMENT UNDER 37 CFR 3.73(b)							
Applicant/Patent Owner: American Express Travel Related Services Company, Inc.							
Application No./Patent No.: 10/710,779 Filed/Issue Date: August 2, 2004							
Entitled: Pay Yourself First Budgeting  American Express Travel  Related Services Company, Inc., a Corporation  (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)							
states that it is:  1. X the assignee of the entire right, title, and interest; or							
2. an assignee of less than the entire right, title and interest (The extent (by percentage) of its ownership interest is%)							
in the patent application/patent identified above by virtue of either:							
A. An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 014932, Frame 0080, or for which a copy thereof is attached.  OR							
B. A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:							
1. From:							
2. From:							
The document was recorded in the United States Patent and Trademark Office at Reel, Frame, or for which a copy thereof is attached.							
3. From:To:							
The document was recorded in the United States Patent and Trademark Office at Reel, Frame, or for which a copy thereof is attached.							
Additional documents in the chain of title are listed on a supplemental sheet.							
As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.  [NOTE: A separate copy ( <i>i.e.</i> , a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]							
The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.  8/8/2008							
Signature							
Jonathan Berschadsky 212-218-2100							
Printed or Typed Name Telephone Number							
Attorney for Applicant							
Title							

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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## POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

	y revoke all previous ( R 3.73(b).	powers of attorney	given in the ap	plication identifi	ied in the	attached state	ment under	
	y appoint:			·		7		
X Practitioners associated with the Customer Number:			66569					
OR		•		_				
Practitioner(s) named below (if more than ten patent practitioners are to be named, then a customer number must be used).								
Γ	Name		Registration Name		Name	Registration Number		
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as attomey(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignment documents								
any and all patent applications assigned only to the undersigned according to the OSPTO assignment records or assignment documents attached to this form in accordance with 37 CFR 3.73(b).								
Please change the correspondence address for the application and the attached statement under 37 CFR 3.73(b) to:								
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X				66569			•	
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Assignee Name and Address:								
American Express Travel Related Services Company, Inc.								
200 Vesey Street, 3 World Financial Center								
New York, NY 10285								
		<u> </u>	<u> </u>	<u> </u>			<u> </u>	
A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be								
filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee,								
and must identify the application in which this Power of Attorney is to be filed.								
SIGNATURE of Assignee of Record								
The individual whose signature and title is supplied below is authorized to act on behalf of the assignee								
Signature	1 1814	Juo-		· · · · · · · · · · · · · · · · · · ·	Date A	lanch 15,	2005	
Name	Craphan D Man	<del></del>	•			ne 212-640		
Stephen P. Norman    Telephone 212-640-5383     Senior Vice President - Corporate Secretary								
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This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentially is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 mixed to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.